

**TESTIMONY SUBMITTED TO THE SELECT COMMITTEE ON AGING OF
THE
CONNECTICUT GENERAL ASSEMBLY
FEBRUARY 16, 2010**

Submitted by Bonnie B. Gauthier, Hebrew Health Care, West Hartford, CT

**Regarding Raised Bill No. 5113
An Act Concerning Billing for Services Covered by Long-Term Care
Insurance by Managed Residential Communities**

My name is Bonnie Gauthier, and I am the President and CEO of Hebrew Health Care in West Hartford, Connecticut. Hebrew Health Care has a 109-year history of providing service to the aging of the Greater Hartford Community and offers a constellation of services across the care continuum, including assisted living services, provided in our managed residential community, Hoffman SummerWood Community, also in West Hartford.

I am here today to speak in support of Raised Bill 5113, *An Act Concerning Billing for Services Covered by Long-Term Care Insurance by Managed Residential Communities*. Our experience with our own Hoffman SummerWood Community has demonstrated to us that residents of managed residential communities are often in need of assistance in order to negotiate the processes necessary to access benefits to which they are entitled under long term care insurance policies. Also, we know that as residents age successfully in place because of the supports offered in managed residential communities, this need increases over time. This is especially the case for residents who may not have local family or other caregiver supports to provide that assistance.

It has been our experience that residents and their families sometimes hesitate to ask for assistance in filing for their long term care benefits, for a variety of reasons. Because we routinely offer this kind of assistance to our residents and their families, we have also learned that insurers can be reluctant to work with the managed residential community when we are trying to help our residents submit claims.

Raised Bill 5113 will help eliminate some of these barriers to residents submitting claims and accessing benefits under their long term care policies by:

- making it clear that managed residential communities have a responsibility to provide this assistance and assuring residents that it is appropriate to ask for help;
- directing insurers to recognize the participation of managed residential communities in submitting and following up on claims on behalf of their residents;
- requiring that copies of the outcome of a claim—approval or denial—be provided to the managed residential community if they have submitted or assisted in the submission of the claim.

We believe that Raised Bill 5113 is good for residents of managed residential communities, for their families, and for the communities themselves. We also see benefits to insurers in improved timeliness and accuracy of claims submissions.

We urge you to vote favorably on this bill on behalf of the thousands of older adults served in managed residential communities throughout Connecticut.

Thank you.